

B23 (Official Form 23) (12/08)

UNITED STATES BANKRUPTCY COURT  
Northern District of Iowa

In re Sue A. Biddle

Debtor

Case No. 09-03004  
Chapter 7

DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL  
COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT

Every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:

☒ I, Sue A. Biddle, the debtor in the above-styled  
(Printed Name of Debtor)

case, hereby certify that on 12/18/09 (Date), I completed an instructional course in personal financial management provided by Consumer Credit Counseling Service of Northwestern Iowa, Inc.  
(Name of Provider)

an approved personal financial management provider.

Certificate No. (if any): 00081-IAN-DE-009362383

☐ I, \_\_\_\_\_, the debtor in the above-styled case,  
(Printed Name of Debtor)

hereby certify that no personal financial management course is required, because of [Check the appropriate box.]:

- ☐ Incapacity or disability, as defined in 11 U.S.C. § 109(h)
- ☐ Active military duty in a military combat zone; or
- ☐ Residence in a district in which the United States trustee (or bankruptcy administrator) has

determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: Sue A. Biddle  
Sue A. Biddle

Date: 12/18/09

**Instructions:** Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

**Filing Deadlines:** In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

Certificate Number: 00081-IAN-DE-009362383

Bankruptcy Case Number: 09-03004

**CERTIFICATE OF DEBTOR EDUCATION**

I certify that on December 18, 2009, at 4:30 o'clock PM CST,

Sue A Biddle completed a course on personal financial  
management given in person by

Consumer Credit Counseling Service of Northeastern Iowa, Inc.,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning  
personal financial management in the Northern District of Iowa.

Date: December 18, 2009

By /s/MARK LANSING

Name MARK LANSING

Title COUNSELOR